

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
M&T Bank

In Re:
Trisha Leandra Johnson aka Trisha Leandra Connor
Debtor



Order Filed on May 2, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 24-15748 CMG

Hearing Date: 4/9/2025 @ 9:00 a.m.

Judge: Christine M. Gravelle

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: May 2, 2025



Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtor: Trisha Leandra Johnson aka Trisha Leandra Connor

Case No: 24-15748 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon appearing, upon a certification of default as to real property located at 1814 W. 7th Street, Piscataway, NJ, 08854, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Francis P. Cullari, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 23, 2025, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2025 through April 2025 as well as prior order payments for a total post-petition default of \$10,475.24 (4 @ \$2,024.26; 2 @ \$792.75; 1 @ \$792.70); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$10,475.24 directly to Secured Creditor no later than April 30, 2025; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2025, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.

In re:
Trisha Leandra Johnson
Debtor

Case No. 24-15748-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 02, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2025:

Recip ID	Recipient Name and Address
db	+ Trisha Leandra Johnson, 1814 W. 7th Street, Piscataway, NJ 08854-1918

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francis P. Cullari	on behalf of Debtor Trisha Leandra Johnson cullari@comcast.net
Rebecca K. McDowell	on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com
Robert L. Saldutti	on behalf of Creditor Affinity Federal Credit Union rsaldutti@saldutticollect.com lmarciano@saldutticollect.com;anovoa@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

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Date Rcvd: May 02, 2025

Form ID: pdf903

Total Noticed: 1

TOTAL: 6